

83. (New) The method of claim 80 further comprising verifying availability of the requested amount from the monetary account of the second individual.
84. (New) The method of claim 79 wherein the directions for providing the requested amount include a request for approval from the second individual.
85. (New) The method of claim 79 wherein one of the first and second entities is an individual.
86. (New) The method of claim 79 wherein one of the first and second entities is a business.
87. (New) The method of claim 79 wherein the identification of the second individual comprises identification of an email address of the second individual and wherein the step of sending the notification to the second individual comprises sending an email to the email address.
88. (New) The method of claim 87 wherein the email address of the second individual is selected from an address book maintained by the computer server.
89. (New) The method of claim 79 wherein the identification of the second individual comprises identification of a name of the second individual and wherein the step of sending the notification to the second individual comprises sending an email to an email address associated with the name of the second individual.
90. (New) The method of claim 89 wherein the name of the second individual is selected from a list maintained by the computer server.

REMARKS

In the first Official Action of October 11, 2001, (i) the abstract of the disclosure was objected to as being too long; (ii) claims 17, 18, 28, and 29 were objected to under 35 U.S.C. § 112, second paragraph, as being indefinite; and (iii) claims 1-29 were rejected as being anticipated by or rendered obvious by Lamm, U.S. Patent No. 6,078,907 ("*Lamm*"), alone or in combination with a number of other cited references.

Amendment

In response to the first Official Action, Applicant now amends the present patent application and respectfully requests reconsideration by the Examiner. Specifically, in response to issue (i) above, Applicant amends the abstract of the disclosure to bring it within the 150 word limitation required by MPEP § 608.01(b). In addition, in response to issues (ii) and (iii) above, Applicant has cancelled originally-filed claims 1-29, which now renders the objections and rejections of such claims moot. Correspondingly, Applicant submits herein new claims 30-90. A discussion of these new claims and their relation to the references of record is set forth below. Applicant submits that no new matter is added by any of the amendments herein.

New Claims

With regard to the claims, Applicant cancels originally filed claims 1-29 and adds by amendment new claims 30-90. Applicant submits that no new matter is added by any of the amendments herein. The new claims include four independent claims directed to slightly different aspects of the present invention and which define over the art of record.

Specifically, the claims now presented include independent claims 30, 52, 69, and 79. Each of these claims recites or relates directly to a method of enabling a monetary transaction (payment or request for money) between entities (or individuals) through a computer server of a computer network.

Claim 30 is directed to the transfer of money from a first entity pre-registered with the computer server to a second entity not pre-registered with the computer server, the methodology comprising the steps of: receiving payment instructions from the first entity, the payment instructions comprising a payment amount and an email address of the second entity; sending to the email address of the second entity an email containing directions for receiving the payment amount; and, if the directions are followed, transferring the payment amount to the second entity. Support in the specification for claim 30 is found, for instance, in FIGS. 1 and 6, on p. 6, lines 7-13; on p. 7, lines 7-15; between p. 7, line 22 and p. 10, line 14; and between p. 18, line 14 and p. 22, line 5.

Claim 52 is directed to a computer-implementable method enabling individuals pre-registered with a computer server of a computer network to send money to any other individual pre-registered with the computer server, the computer server being operated by an intermediary or neutral third party, the methodology comprising the steps of: receiving payment instructions from a first individual, the payment instructions comprising a payment source, a payment amount, and an identification of a second individual to receive the payment amount; and, if sufficient funds are available from the payment source, transferring the payment amount from the payment source to the second individual. It should be noted that any registered individual is capable of initiating and sending money to any other registered individual within the system. Support in the specification for claim 52 is found, for instance, in FIGS. 1 and 6, on p. 6, lines 7-18; between p. 7, line 22 and p. 10, line 14; between p. 11, line 25 and p. 12, line 2; and between p. 18, line 14 and p. 22, line 5.

Claim 69 is directed to a request for money from a first entity pre-registered with a computer server to a second entity not pre-registered with the computer server, the methodology comprising the steps of: receiving a request for money from the first entity, the request for money comprising a requested amount and an email address of the second entity; sending to the email address of the second entity an email containing directions for providing the requested amount to the first entity; and, if the directions are followed, transferring the requested amount to the first entity. Support in the specification for claim 69 is found, for instance, in FIGS. 1 and 9, on p. 6,

lines 7-13; on p. 7, lines 7-15; between p. 7, line 22 and p. 10, line 14; and between p. 22, line 7 and p. 24, line 5.

Finally, claim 79 is directed to a computer-implementable method of enabling individuals pre-registered with a computer server of a computer network to request money from any other individual pre-registered with the computer server, the computer server being operated by an intermediary or neutral third party, the methodology comprising the steps of: receiving a request for money from a first individual, the request for money comprising a requested amount and an identification of a second individual from whom the first individual would like to receive the requested amount; sending a notification to the second individual containing directions for providing the requested amount to the first individual; and, if the directions are followed, transferring the requested amount from the second individual to the first individual. Again, it should be noted that any registered individual is capable of initiating and requesting money from any other registered individual within the system. Support in the specification for claim 79 is found, for instance, in FIGS. 1 and 9, on p. 6, lines 7-18; between p. 7, line 22 and p. 10, line 14; between p. 11, line 25 and p. 12, line 2; and between p. 18, line 14 and p. 22, line 5.

The Art Applied to Originally-Filed Claims 1-29

In contrast to the invention of the new independent claims, *Lamm* merely discloses a method and system for electronically presenting and paying bills. In all cases, *Lamm* contemplates two separate classes of users of the system: one class, known as "billing parties," who prepare and send electronic bills via a processor computer 20 and mail server computer 16 to another class of users, known as "billed parties," who receive and pay such bills. Billing parties typically are businesses or service providers while billed parties typically are customers (individuals or other businesses) of one or more billing parties, who have enrolled with the mail server computer 16 and requested to receive electronic bills from and to make electronic payments to previously-selected or specified billing parties. See Col. 8, lines 56-63; Col. 9, lines 37-40; Col. 10, lines 9-11. Thus, before an electronic bill can be sent by a billing party and before an electronic payment can be made by a billed party, each respective billing party and billed party must enroll or register with the mail server computer 16. *Id.* *Lamm* neither suggests sending an electronic bill to an unregistered billed party, nor suggests sending an electronic payment to an unregistered billing party. Rather, *Lamm* assumes that billing parties have already registered with the system and are available for selection by a billed party during the enrollment process of the billed party. See Col. 8, lines 56-60; Col. 9, lines 37-40; Col. 10, lines 9-11.

Also, the system disclosed in *Lamm* only contemplates transactions occurring in a single direction: bills are sent from a billing party to a billed party and corresponding payments are made from the billed party back to the billing party. *Lamm* does not contemplate or suggest that all

registered users have the capability of sending money to or requesting money from any other registered user of the system.

Further, as shown and described in association with FIGS. 4 and 5, *Lamm* contemplates that the bill processing computer 20 be operated directly by the billing party or by an agent of the billing party, as opposed to an intermediary or neutral third party. Such an arrangement makes sense in *Lamm* because of the unidirectional flow of bills and corresponding unidirectional flow of payments between the billing and billed parties, as previously described. In addition, because of the bill redaction functions that are performed by the bill processing computer 20 of *Lamm* (e.g., see Col. 10, lines 40-63), it is necessary for such bill processing computer 20 to be closely integrated with or part of (as shown by dotted line 26 in FIGS. 4 and 5) the billing party legacy computer 24, which is initially responsible for generating the bill to be sent to the billed party.

Thus, *Lamm* does not disclose or suggest a monetary transaction involving a payment from a pre-registered user of a computer server to an entity that is not pre-registered with the computer server, as set forth in new Claim 30. Further, *Lamm* fails to disclose or suggest a monetary transaction involving a payment between individuals pre-registered with a computer server in which payment can be made in either direction between the individuals and in which the computer server is operated by a neutral third party, as set forth in new Claim 52. Additionally, *Lamm* fails to disclose or suggest a monetary transaction involving a request for money from a pre-registered user of a computer server to an entity that is not pre-registered with the computer server, as set forth in new Claim 69. Finally, *Lamm* fails to disclose or suggest a monetary transaction involving a request for money between individuals pre-registered with a computer server in which requests for money can be made in either direction between the individuals and in which the computer server is operated by a neutral third party, as set forth in new Claim 79.

Payne et al., U.S. Patent No. 5,909,492 ("*Payne*"), is cited by the Examiner as teaching the step of "sending a registration message to unregistered individuals to register and authorize payments." The teaching of Payne, however, merely illustrates the conventional process by which an individual is enabled to purchase an item through an electronic commerce web site. For example, after selecting the item for purchase, the web site prompts the purchaser to indicate (or select) whether he already has a payment account established with the web site (in which case he is prompted to input his user-identification and corresponding password) or whether he wishes to establish an account for the purpose of payment (in which case the web browser of the purchaser is directed by the web server to an account-setup web page). Col. 6, lines 9 et seq. Thus, *Payne*, alone or in combination with *Lamm* or any of the other reference(s) of record, does not disclose or suggest a monetary transaction involving a payment from a pre-registered user of a computer server to an entity that is not pre-registered with the computer server, as set forth in new Claim 30. Further, *Payne*, alone or in combination with *Lamm* or any of the other reference(s) of record, does not disclose or suggest a monetary transaction involving a payment

between individuals pre-registered with a computer server in which payment can be made in either direction between the individuals and in which the computer server is operated by a neutral third party, as set forth in new Claim 52. Additionally, *Payne*, alone or in combination with *Lamm* or any of the other reference(s) of record, does not disclose or suggest a monetary transaction involving a request for money from a pre-registered user of a computer server to an entity that is not pre-registered with the computer server, as set forth in new Claim 69. Finally, *Payne*, alone or in combination with *Lamm* or any of the other reference(s) of record, does not disclose or suggest a monetary transaction involving a request for money between individuals pre-registered with a computer server in which requests for money can be made in either direction between the individuals and in which the computer server is operated by a neutral third party, as set forth in new Claim 79. anticipate or render obvious any of the new independent claims 30, 52, 69, and 79, as set forth above.

While each of these independent claims stands in condition for allowance, Applicant further submits that the features of each dependent claim, when respectively combined with the features of its independent claim, also patentably define over the references of record and, therefore, Applicant solicits independent consideration of each dependent claim.

Conclusion

In view of the foregoing remarks, Applicant submits that currently pending claims 30-90 patentably define over the references of record and stand in condition for allowance. Accordingly, Applicant respectfully requests the passing of the present application to issue.

Respectfully submitted,



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